



AN AUTHORIZATION SYSTEM OF COMPUTERS

Background of the Invention:

This is a continuation of United States Patent application serial number 09/400,724, filed on September 21, 1999, and entitled "Financial System of Computers", which was a continuation of United States Patent application serial number 09/166,749 filed on October 5, 1998, and entitled "Financial System of Computers", now United States Patent number 5,963,917, which was a continuation of United States Patent application serial number 08/597,017, entitled "An Improved Financial Transactions System" filed February 5, 1996, now United States Patent number 5,822,737, issued on October 13, 1998.

This invention relates generally to financial transactions and more particularly to transactions involving credit or debit cards.

The time is fast approaching where a significant amount of commerce will be conducted using distributed networks of computers such as the Internet. The reason this ground-swell of commerce will occur is the ability of a single merchant to



As outlined in this example, in the embodiment where a password is used, the customer's computer uses the password with the merchant's computer in obtaining access to protected information or to establish shipping instructions.

The re-linking of the customer computer to the merchant computer is accomplished in a variety of ways. In the preferred embodiment, the payment processing computer obtains the merchant's address or Unique Recognition Location (URL) from the customer computer when the customer connects with the payment processing computer. This URL is used in a variety of ways, to identify the merchant, to establish the amount of the product/service, and to establish the return URL when the payment processing computer is done with its task for the customer computer.

By selective use of the URL on the merchant's part, the URL transmits a tremendous amount of information to the payment processing computer. As example, assume the URL for the home-page of the merchant is: merchant.com/widget.

When the merchant is selling a single product (a widget), this URL is easy to match to the product. When the merchant wants to sell a variety of widgets, then for a blue widget, the URL might be: merchant.com/widget/blue.

In some embodiments, the customer's computer is not linked back to the originating URL of the Merchant computer but rather